

Resources and the Supplemental Security Income Program



The value of your resources is one of the factors that determine whether you are eligible for SSI benefits.

However, not all resources count for SSI. Resources are things that you own and can use to get food or shelter. Examples of resources are cash, property, stocks, bonds, bank accounts and anything else you own which you could change to cash and use for food or shelter.

What is the Legal Authority?

The resource limits are established in Section 1611 of the Social Security Act. The basis for our treatment of *certain* types of resources is found in Section 1613 of the Act. For example, Section 1613 establishes that we will exclude certain types of resources and lays out specific treatment for potential resources such as special needs trusts. The definition of a resource is found in 20 CFR 416.1201 and reads, “. . .resources means cash or other liquid assets or any real or personal property that an individual (or spouse, if any) owns and could convert to cash to be used for his or her support and maintenance.”

What are the resource limits and how have they changed?

The value of a recipient's resources is one of the factors that determine whether he or she is eligible for SSI benefits. To get SSI, his or her *countable* resources must not be worth more than \$2,000 for an individual or \$3,000 for a couple at the beginning of each month. Not all resources count for SSI.

Year	1974 -1984	1985	1986	1987	1988	1989-2016
Individual Limit	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900	\$2,000

Couples Limit	\$2,250	\$2,400	\$2,550	\$2,700	\$2,850	\$3,000
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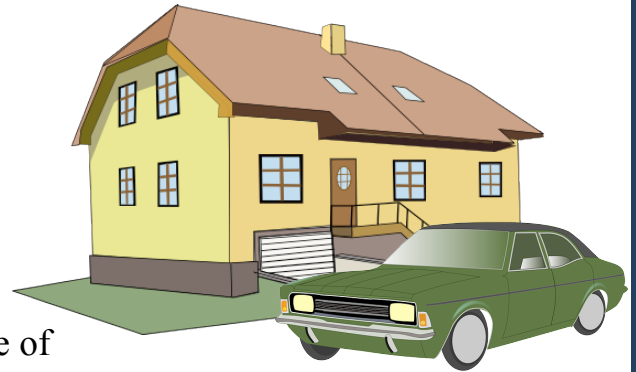
What are deemed resources?

We “deem” a portion of the resources of a spouse, parent, parent’s spouse, sponsor of an alien or sponsor’s spouse as belonging to the person who applies for SSI. If a child under age 18 lives with one parent, \$2,000 of the parent's total countable resources does not count. If the child lives with 2 parents, \$3,000 does not count. We count amounts over the parents’ limits as part of the child's \$2,000 resource limit.

What are examples of resources that do not count when determining eligibility for SSI benefits?

We do not count:

- the home a recipient lives in and the land it is on;
- household goods and personal effects;
- one vehicle used for transportation;
- burial spaces;
- burial funds, valued at \$1,500 or less;
- life insurance policies with a combined face value of \$1,500 or less;
- retroactive SSI or Social Security benefits for up to nine months;
- property you or your spouse use in a trade or business, or on your job if you work for someone else;
- earned income tax credit payments (for 9 months);
- all Federal tax refunds and advanced tax credits are not counted for 12 months;
- \$2,000 of compensation received annually for participating in certain clinical trials; and
- some trusts.



What is an ABLE account?

An Achieving a Better Life Experience (ABLE) account is a tax-advantaged account that an eligible individual can use to save funds for disability-related expenses. The account’s designated beneficiary must be blind or disabled by a condition that began before age 26. An eligible individual can open an ABLE account in any State that has established and maintains an ABLE program. In the SSI program, we will exclude up to \$100,000 of the balance in an eligible ABLE account from resources.

For more information on SSI Resources, visit our Spotlight on Resources at <https://www.ssa.gov/ssi/spotlights/spot-resources.htm>